

SPRINGFIELD HOME:
INSURANCE

DRAWER 12

SPRINGFIELD HOME

71.2009.085.05159

Illinois Springfield Home

Insurance

Excerpts from newspapers and other sources

From the files of the
Lincoln Financial Foundation Collection

INSURANCE ON LINCOLN HOME HIGHER IN '61

Rates Three Times As High Seventy-Five Years Ago on Residences

When Abraham Lincoln lived in his two story home at Eighth and Jackson streets, which has been preserved as a memorial, he paid three times as much for fire insurance of that class as residents of the same neighborhood, or any other section in the city, pay today. Lincoln insured his house and outbuildings against loss by fire and it cost him at a rate of 75 cents per hundred dollar valuation, while a residence of the same classification today can be protected for 22 cents per hundred dollars.

Lincoln's home, a two story structure familiar not only to Springfield citizens, but to thousands from other parts of the country who visit it each year, was in 1861 considered a substantial dwelling. It was constructed of durable materials by builders who did their work well; it was located at some distance from other buildings, so that the hazard of fire spreading from one building to another was negligible. Yet the owner paid rather dearly for protection compared to modern day insurance rates.

Insured for \$3,000

Lincoln insured his dwelling for \$3,000, carriage house for \$715 and wood house and sheds for \$125 for a year, which cost him a total of \$24 based at the rate of 75 cents each hundred on the residence. That was the current fee at the time so far as rates went—they were more or less indefinite. Insurance companies of that day had not perfected rating systems such as are in effect today by which structures are immediately classified and insured at a rate minimum with the circumstances.

The Lincoln home in 1861 was described as a two story dwelling with shingle roof. The same insurance rate at that time applied to clapboard roofs. A portion of the home had a metal roof, but that was in the rear, and may not have affected the insurance rate.

Springfield's fire department and water system were not developed three-quarters of a century ago. Fire was feared to greater extent then than now. No fire-resisting materials went into construction of many of the homes. There were open fire-places, coal oil lamps and candles were in use in the majority of homes. Fire hazards of that era were much greater than at present, with modern heating plants, electricity and building improvements now tending to reduce danger of fire.

Abraham Lincoln's home as it stood in 1861 might be insured in 1936 at a rate of 22 cents per hundred dollars. The reduction is due solely to progress that has been made in the insurance field, and to modern methods of preventing and controlling fires.

A fire alarm from the Lincoln home

today would put high-pressure pumps, manned by trained fire-fighters at the scene within two or three minutes. Lines of hose would be strung to adjacent hydrants and numerous steady streams of water would be available.

Springfield today has a few veteran insurance representatives who recall times when it was necessary for agents to personally inspect any risk insured. They were required to crawl into dark attics, inspect musty closets and poke about places of difficult access to obtain data for their companies. Schedules were supplied by the companies, and it was up to the representative to do his own estimating after inspections of properties.

Insurance dealers of the present are not required to make inspection of properties in the ordinary procedure of writing policies. The Illinois inspection and rating bureau supplies information to the various companies upon which rates are based.

By ROBERT ALDEN

Not many companies have the storage space or the need to keep record upwards of 100 years old. But the insurance business has unusual requirements in this respect and, as a result, two documents—one dated Feb. 8, 1861, the other Oct. 17, 1859—are being used as the basis of an unusual advertisement.

The advertisement to be placed by the Hartford Insurance Group, through its agency, the McCann-Marshall Company, Inc., in The Saturday Evening Post of April 15, will show pictures of President Abraham Lincoln and of Gen. Robert E. Lee.

"They both placed faith in The Hartford," the headline for the advertisement will read.

Behind the advertisement are the two documents, both of historical interest.

The first is an application by "R. E. Lee, U. S. A. [United States Army]" for \$5,800 in insurance for his home in Arlington, Va. It is described as a "Dwelling of Brick, main building two stories high, in Alex. Co. [Alexandria County], Va., built about the year 1820. All occupied by the applicant. The barn is of brick, one story high, with a stone basement. The main building of the Mansion House is covered with slate and the wings with gravel. * * * Barn has a lightning rod. * * *

When he made his application, General Lee knew how troubled the times were. In fact, even as he was in the midst of talking over the policy with the Hartford agent, a courier on horseback arrived with orders from the War Department in Washington summoning him to duty, according to the company.

General Lee (then Colonel Lee) left at once and within hours rode at the head of a contingent of Federal marines toward Harpers Ferry, Va. There John Brown had attacked the Federal arsenal the night before. Colonel Lee's troops put down the uprising and took John Brown prisoner.

Mr. Lincoln's application is equally interesting historically and perhaps a shade more poignant.

"The Hartford Fire Insurance Company, in consideration of Twenty and Four Dollars, to them paid by the Assured hereinafter named, the receipt whereof is hereby acknowledged, do insure Abraham Lincoln, of Springfield, Illinois, against loss or damage by fire to the amount of Three Thousand and Two Hundred Dollars.

"\$3,000 On his frame two-story dwelling House to Rent * * *

"\$75 On his frame Carriage House 18 by 20 feet 60 feet East of Dwelling.



They both placed their faith in The Hartford

Two portraits of the nation's greatest leaders, Abraham Lincoln and General Robert E. Lee, are shown in this advertisement. The portraits are wood carvings by Bernard Brussel-Smith, one of the nation's foremost artists in this type of art.

The portraits of Lincoln and Lee are shown in this advertisement. The portraits are wood carvings by Bernard Brussel-Smith, one of the nation's foremost artists in this type of art.



Insertion for the Hartford Insurance Group, placed through McCann-Marshall Company, on ex-customers.

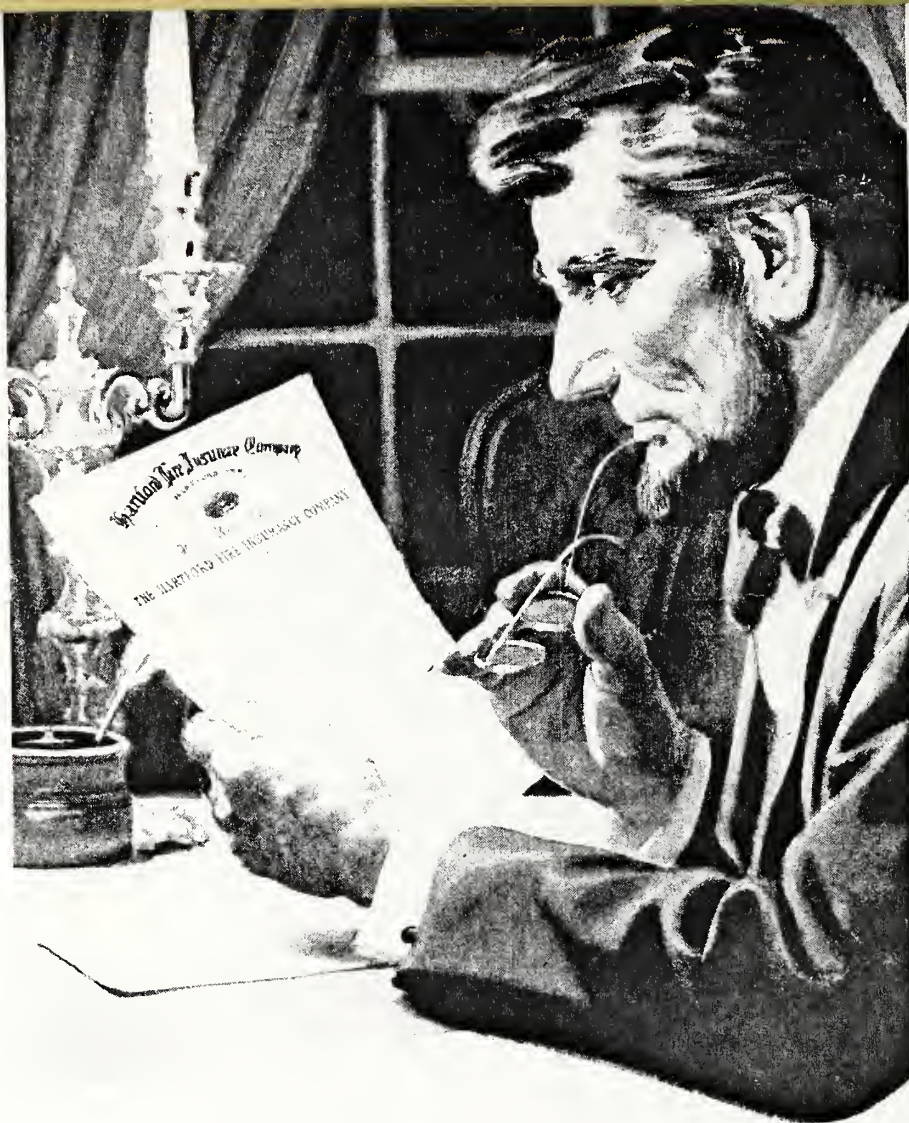
"\$125 On his frame wood House * * * 13 by 50 feet adjoining Carriage House * * *"

Mr. Lincoln had purchased the modest house some nineteen years earlier, soon after his marriage. It was the first and it proved to be the only house he ever owned. He made application for the insurance just before leaving Springfield for Washington to be inaugurated as President. He never returned to the house.

In addition to the Post insertion, the ad will appear in the April National Geographic. Other national magazines may be scheduled later.

The portraits of Lincoln and Lee in the advertisement were done as wood carvings by Bernard Brussel-Smith, one of the

nation's foremost artists in this type of art.



For the only home he ever owned

...Lincoln chose this Hartford policy

It is the first week of February, 1861. Abraham Lincoln is winding up his affairs in Springfield, Illinois. Next Monday morning he begins the trip to Washington, where he is to be inaugurated as sixteenth President of the United States.

Mr. Lincoln has just said goodbye to a visitor. The man was James L. Hill, local agent of the Hartford Fire Insurance Company, who has left with Mr. Lincoln the insurance policy which protects the only home he has ever owned.

At Mr. Lincoln's request, Jim Hill had made a thorough inspection of the property only a few days before. He noted the construction of the

buildings... measured their dimensions and the distances between them. Then he drew up a policy for the President-elect—and delivered it.

We are proud that Abraham Lincoln chose to insure his home with the Hartford. And we treasure the original policy to this day. Mr. Lincoln's son, Robert Todd Lincoln, presented it to Hartford Agent Jim Hill as a memento several years after the President's death.

Copies of this historic document are available upon request. Write the Hartford Fire Insurance Company, Hartford 15, Conn., and ask for "The Lincoln Policy."



Your in and your out you'll do well with the

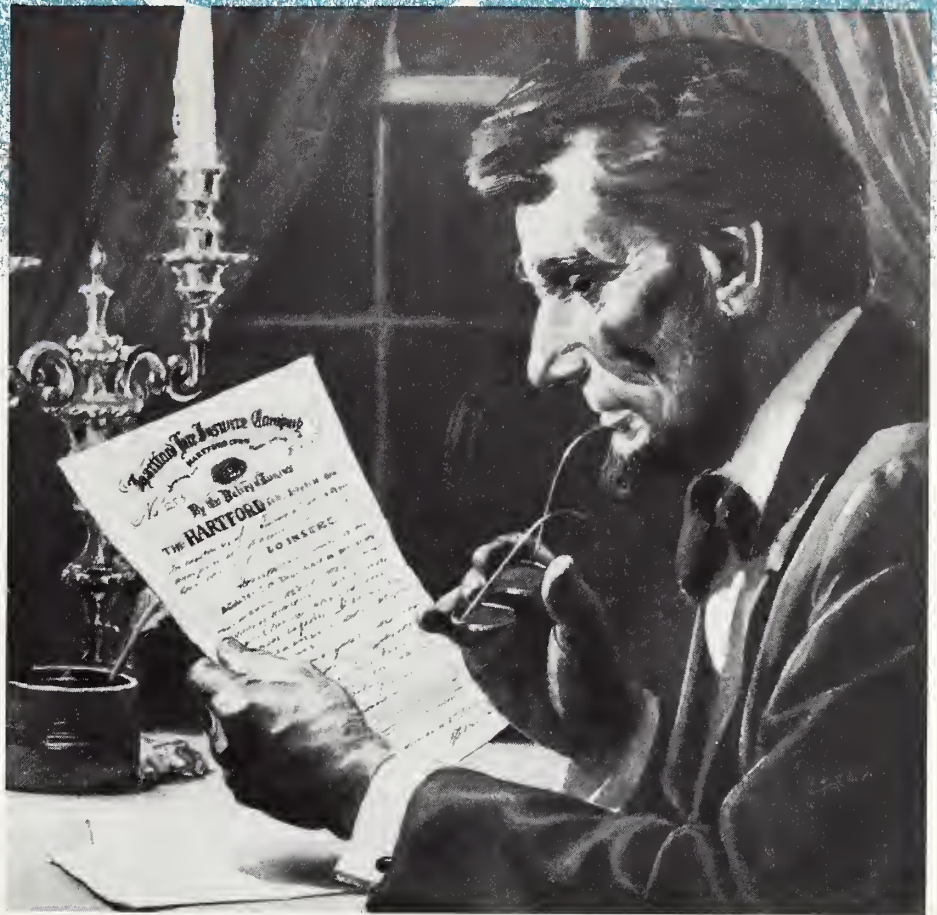
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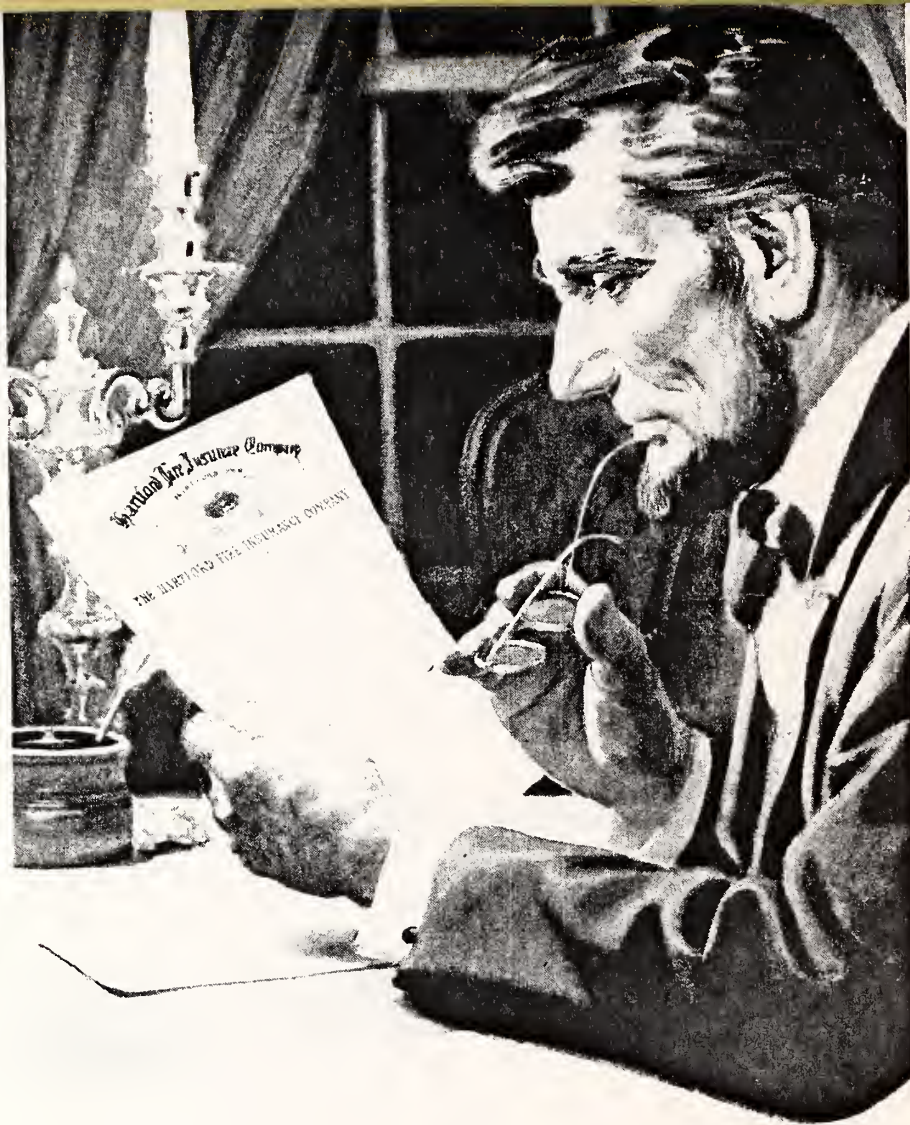


struction of the buildings . . . measured their dimensions and the distances between them. Then he drew up a policy for the President-elect — and delivered it.

The original Abraham Lincoln policy is treasured by the Hartford to this day. It was presented to Hartford agent Jim Hill by Mr. Lincoln's son, Robert Todd Lincoln, several years after the President's death.

A facsimile of this historic document is presented herein for your pleasure . . . with the compliments of the Hartford Fire Insurance Company and your local Hartford representative . . .





For the only home he ever owned

...Lincoln chose this Hartford policy

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Your in and your out you'll do well with the



No 255

\$3200

**By this Policy of Insurance,
THE HARTFORD FIRE INSURANCE COMPANY.**

In consideration of Twenty and Four \$ Dollars to
them paid by the Assured hereinafter named, the receipt whereof is
herely acknowledged. **DO INSURE,**

Abraham Lincoln, of Springfield Illinois
AGAINST LOSS OR DAMAGE BY FIRE TO THE AMOUNT OF

Three thousand two Hundred Dollars
3000 \$ On his frame two story dwelling House in West Front Part
being 30 by 39 feet. Rear 22 by 24 feet. Porch south side of Rear Part
7 by 34 feet. Front Part Common with Shingles Rear Common with
Shingles

75 \$ On his frame Carriage House 18 by 20 feet. 6 feet East of Dwelling
125 \$ On his frame Wood House and Porch 13 by 20 feet adjoining Carriage
House and 7 feet East of Dwelling. All situated on South West of
Lot 7, and Lot 8, Block 14. C. C. S. addition to Springfield Illinois

For a more particular description reference is had to application
and survey No. 263, on file in this Office which make a part of this
Policy and a Warranty on the Part of the Assured.

3200 \$ @ 34 \$24.00

And the Hartford Fire Insurance Company above named, for the consideration aforesaid, doth hereby promise and agree to make good unto the said Assured, his Executors, Administrators and Assigns, all such immediate loss or damage, not exceeding in amount the sum insured, as shall happen by fire to the property, as above specified, from this Eighth day of February, 1861, until the Eighty day of February, 1861, (at noon) unto the Eighty day of February, 1861, (at noon) the said loss or damage to be estimated according to the true and actual cash value of the property, at the time the same shall happen; and to be paid within sixty days after notice and proof thereof made, by the assured, and received at this office, to conform to the conditions annexed to this Policy. PROVIDED ALWAYS AND IT IS HEREBY DECLARED, that this Company shall not be liable to make good any loss or damage by fire, which may happen or take place by means of any invasion, insurrection, riot, or civil contention, or of any military or armed power, or any loss by theft or after a fire. AND PROVIDED FURTHER, that in case the assured shall have already any other insurance against loss by fire on the property hereby insured, and not notified to this Company and mentioned in or endorsed upon this Policy, then this insurance shall be void and of no effect. And if the said assured, or their assigns, shall hereafter make any other insurance on the same property, and shall not with all reasonable diligence give notice thereof to this Company, and have the same endorsed on this insurance, or otherwise acknowledged by them in writing, this Policy shall cease and be of no further effect. And if any subsequent insurance should be made upon the property hereby insured, which, with the sum or sums already insured, should, in the opinion of the said Hartford Fire Insurance Company, amount to an over insurance, said Company reserves to themselves the right of cancelling this Policy, by giving to the Assured the unexpired premium pro rata. And in case of any such over insurance upon the property hereby insured, whether prior or subsequent to the date of this Policy, the Assured shall not, in case of loss or damage, be entitled to demand or recover of this Company, any greater portion of the losses or damage sustained, than the amount hereby insured shall bear to the whole amount insured on the said property. AND IT IS AGREED AND DECLARED, to be the true intent and meaning of the parties hereto, and in case the above be violated, that the assured hereby insured shall bear to the whole amount insured on the said property, the proportion of the losses or damage sustained, which shall bear to the whole amount insured on the said property. AND IT IS HEREBY DECLARED, that this insurance is not intended to supply to, or cover any books of account, written accounts, deeds, or other evidences of title to lands, nor to bonds, bills, notes, or other evidences of debt, nor to money or bullion. And that this Policy to make and accepted in reference to the conditions herein annexed, which are to be read and construed in order to explain the rights and liabilities of the parties hereto, in all cases not herein otherwise specially provided for.

This Policy shall not be valid until countersigned by the duly authorized Agent of said HARTFORD FIRE INSURANCE COMPANY, at Springfield, Illinois.

In witness whereof, The Hartford Fire Insurance Company have caused these presents to be signed by their President, and attested by their Secretary, in the City of Hartford, and State of Connecticut.

Attest,

David M. Mayo Secretary.

H. Huntington President.

Countersigned at Springfield, this 8th day of February, 1861

James L. Hill & Co. Agent.

Dear to
Lincoln's heart . . .
it was insured
in the
Hartford





No 258

\$3200

**By this Policy of Insurance,
THE HARTFORD FIRE INSURANCE COMPANY.**

In consideration of Twenty and Four Dollars to them paid by the Assured hereinafter named, the receipt whereof is hereby acknowledged, **DO INSURE,**

Abraham Lincoln, of Springfield Illinois
AGAINST LOSS OR DAMAGE BY FIRE TO THE AMOUNT OF

ABRAHAM LINCOLN owned only one home in his life. He bought this home, located at the northeast corner of Eighth and Jackson Streets in Springfield, Illinois in 1844 . . . and occupied it until he left for Washington in 1861 to become President of the United States.



Home of Abraham Lincoln, Springfield, Ill.

We are proud that Abraham Lincoln chose to insure with the Hartford Fire Insurance Company.



And the Hartford Fire Insurance Company above named, for the consideration aforesaid, doth hereby promise and agree to make good unto the said Assured, the Executors, Administrators and Assigns, all such immediate loss or damage, not exceeding in amount the sum insured, which shall happen by fire to the property, as above specified, from the Eighth day of February one thousand eight hundred and twenty (at noon,) unto the Eighth day of February one thousand eight hundred and twenty (at noon,) the said loss or damage to be estimated according to the true and actual cash value of the property, at the time the same shall happen; and to be paid within sixty days after notice and proof thereof made, by the assured, and received at this office, in conformity to the conditions annexed to this Policy. PROVIDED ALWAYS, AND IT IS HEREBY DECLARED, that this Company shall not be liable to make good any loss or damage by fire, which may happen or take place by means of any invasion, insurrection, riot, or civil commotion, or of any military or usurped power, or any loss by theft or after a fire. AND PROVIDED FURTHER, that in case the assured shall have already any other insurance against loss by fire, on the property hereby insured, and not notified to this Company and mentioned in or endorsed upon this Policy, then this insurance shall be void and of no effect. And if the said assured, or his assigns, shall hereafter make any other insurance on the same property, and shall not with all reasonable diligence, give notice thereof to this Company, and have the same endorsed on this instrument, or otherwise acknowledged by them in writing, this Policy shall cease and be of no further effect. And if any subsequent insurance should be made upon the property hereby insured which, with the sum or sums already insured, should, in the opinion of the said Hartford Fire Insurance Company, amount to an over insurance, said Company reserve to themselves the right of cancelling this Policy, by paying to the Assured the unexpired premium pro rata. And in case of any other insurance upon the property hereby insured, whether prior or subsequent to the date of this Policy, the Assured shall not, in case of loss or damage, be entitled to demand or recover of this Company, any greater portion of the loss or damage sustained, than the amount hereby insured shall bear to the whole amount insured on the said property. AND IT IS AGREED AND DECLARED, to be the true intent and meaning of the parties hereto, that in case the above mentioned premises shall at any time after the making, and during the continuance of this Insurance, be appropriated, applied, or used to or for the purpose of carrying on, or exercising therein, any trade, business or vocation denominated hazardous or extra-hazardous, or specified in the memorandum of special hazards in the terms and conditions annexed to this Policy, or for the purpose of storing, using, or exhibiting therein, any article, goods, or merchandise, in the terms and conditions aforesaid denominated hazardous or extra-hazardous, be included in the memorandum of special hazards unless herein otherwise specially provided for, or heretofore agreed to by this Company, in writing, and added **NEVERTHELESS** money or bullion. And this Policy shall not be in witness where

Attested,



Each year, thousands of facsimiles of the Lincoln policy are sent to those interested in this memento of our nation's history.

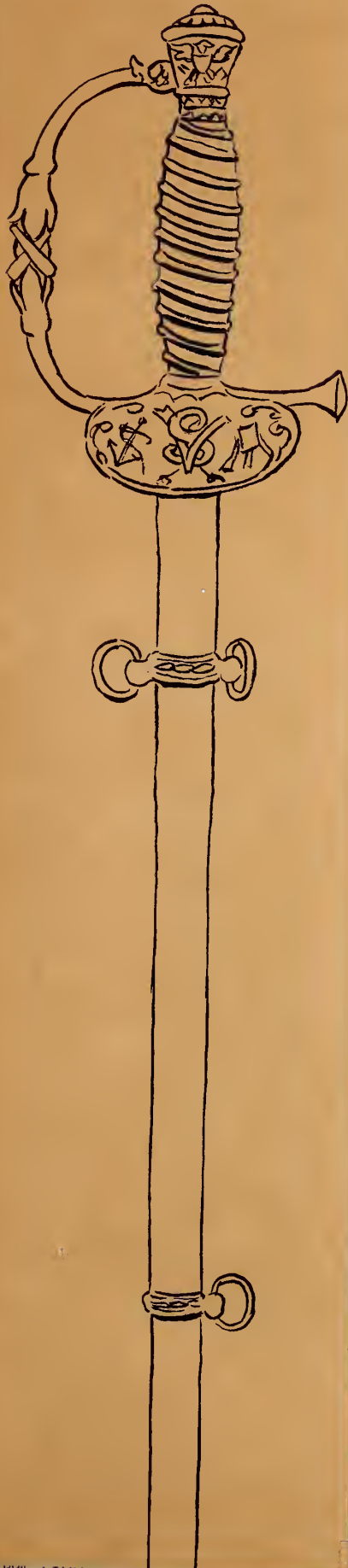
For your free copy, write to the Hartford Fire Insurance Company, Hartford 15, Connecticut.

Countersigned at Springfield this 8th day of February 18 61

James L. Hill & Co. Agents

THE UNIVERSITY OF CHICAGO
LIBRARY

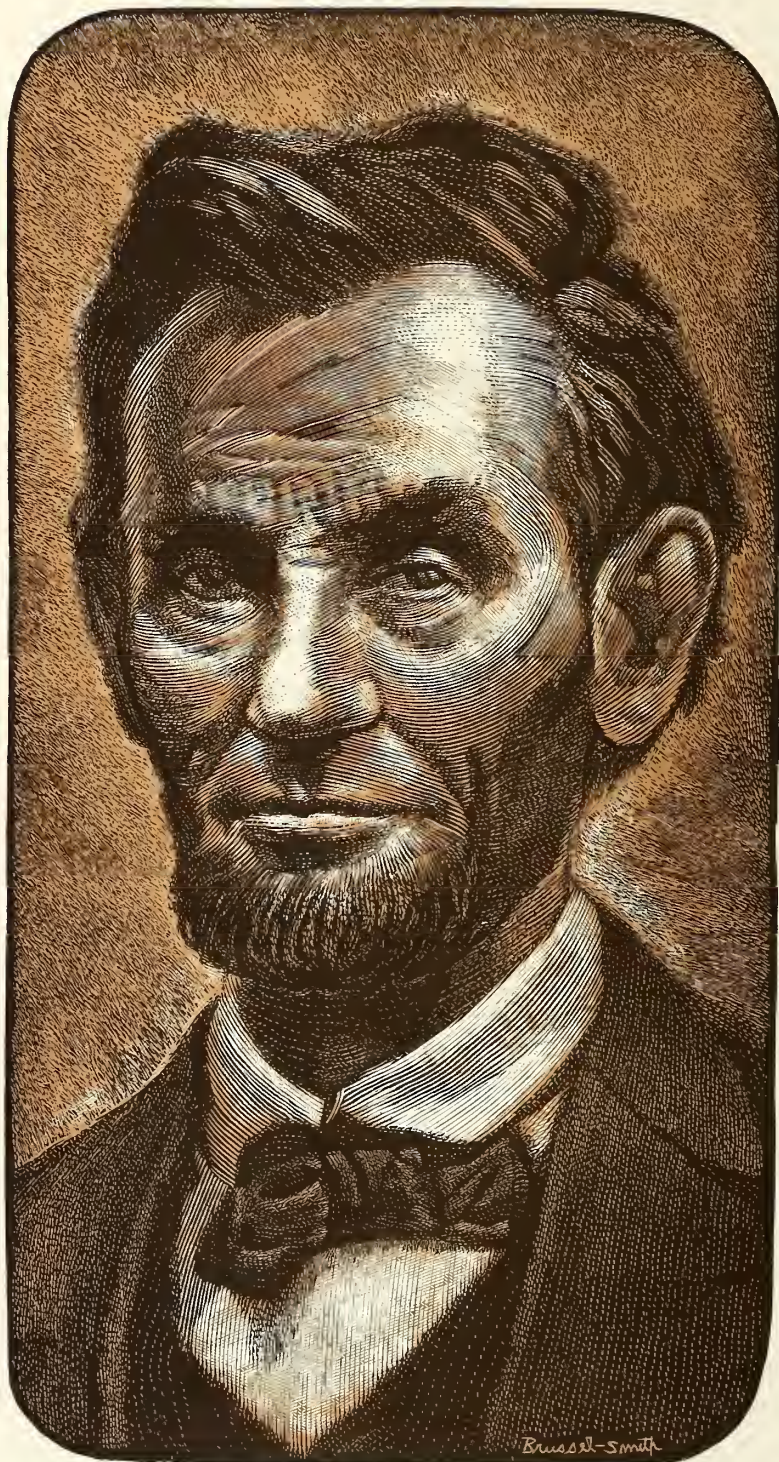
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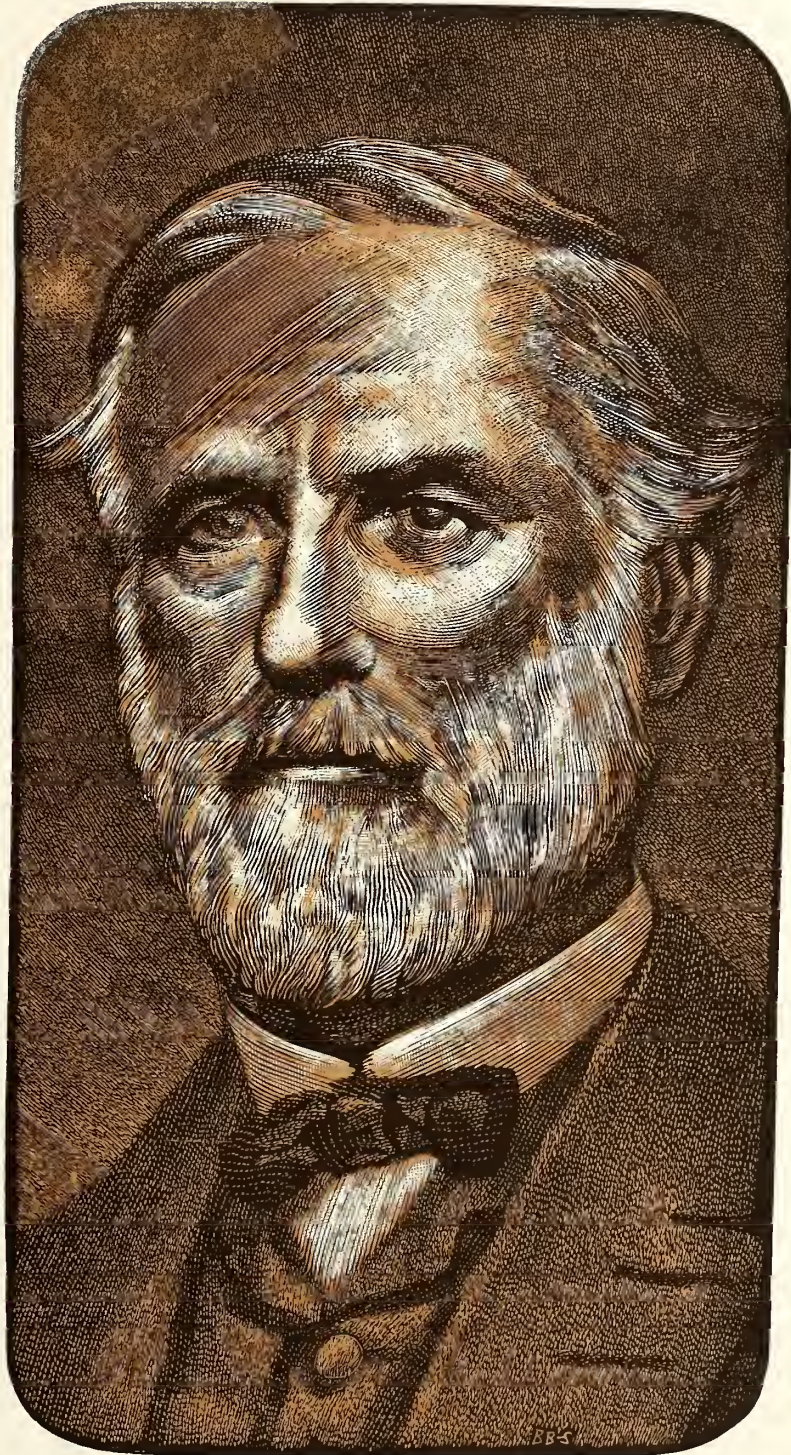


Civil War Centennial

1961-1965

On the occasion of the Civil War Centennial we are proud to offer these two prints of Abraham Lincoln and Robert E. Lee . . . suitable for framing . . . reproduced from original wood engravings by the eminent American artist, Bernard Brussel-Smith.







THE HARTFORD
INSURANCE GROUP
HARTFORD 15, CONNECTICUT

Hartford Fire Insurance Company
Hartford Accident and Indemnity Company
Hartford Life Insurance Company
Hartford Live Stock Insurance Company
Citizens Insurance Company of New Jersey
New York Underwriters Insurance Company
Twin City Fire Insurance Company



No. 253

\$3200

By this Policy of Insurance,
THE HARTFORD FIRE INSURANCE COMPANY.

In consideration of Twenty and 4/10 Dollars, to
them paid by the Assured hereinafter named, the receipt whereof is
herely acknowledged: **DO INSURE,**

Abraham Lincoln, of Springfield Illinois
AGAINST LOSS OR DAMAGE BY FIRE TO THE AMOUNT OF

Three Thousand and Two Hundred Dollars

3000 On his frame two story dwelling House to Rent Front Part
being 30 by 39 feet. Rear 23 by 24 feet. Porch South Side of Rear Part
7 by 24 feet. Front Part Covered with Shingles Rear Covered with
Shingles

75 On his frame Carriage House 18 by 20 feet. 6 feet East of Dwelling
125 On his frame wood House and Porch 13 by 50 feet. adjoining Carriage
House and 7 feet East of Dwelling. All situated on South 1/2 of
Lot 7, and Lot 8. Block 10. E. 1/2 of addition to Springfield Illinois

For a more particular description reference is had to application
and Survey No. 253. on file in this office herely made a part of this
Policy and a Warranty on the Part of the Assured.

3200 @ 3/4 \$24.00

And the Hartford Fire Insurance Company above named, for the consideration aforesaid, doth hereby promise and agree to make good
unto the said Assured, His Executors, Administrators and Assigns, all such immediate loss or damage, not exceeding in amount the sum insured, as shall happen by fire to the property,
as above specified, from the Eighth day of February one thousand eight hundred and Sixty One (at noon) unto the
Eighth day of February one thousand eight hundred and Sixty One (at noon), the said loss or damage to be estimated according
to the true and actual cash value of the property at the time the same shall happen; and to be paid within sixty days after notice and proof thereof made, by the assured, and received at this office, in conformity to the conditions
annexed to this Policy. **PROVIDED ALWAYS AND IT IS HEREBY DECLARED** that this Company shall not be liable to make good any loss or damage by fire, which may happen or take place by means of any invasion,
hazards, riot or civil commotion, or of any military or usurped power, or any loss by theft or after a fire. **AND PROVIDED FURTHER** that in case the assured shall have already any other insurance against loss by fire,
the property hereby insured, and not notified to this Company and mentioned in or endorsed upon this Policy, then this insurance shall be void and of no effect. And if the said assured, or his assigns, shall hereafter
make any other insurance on the same property, and shall not with all reasonable diligence, give notice thereof to this Company, and have the same endorsed on this instrument, or otherwise acknowledged by them in writing, then
this Policy shall cease and be of no further effect. And if any subsequent insurance should be made upon the property hereby insured, with the sum or sums already insured, should, in the opinion of the said Hartford Fire
Insurance Company, amount to an over insurance, said Company reserve to themselves the right of cancelling this Policy, by paying to the Assured the unexpired premium pro rata. And in case of any other insurance upon
the property hereby insured, whether prior or subsequent to the date of this Policy, the Assured shall not, in case of loss or damage, be entitled to demand or recover of this Company, any greater portion of the loss or damage sustained,
than the amount he is insured shall bear to the whole amount insured on the said property. **AND IT IS AGREED AND DECLARED** to be the true intent and meaning of the parties hereto, that in case the above mentioned
property shall at any time after the making and during the continuance of this insurance, be appropriated, applied, or used to or for the purpose of carrying on, or exercising therein, any trade, business or vocation denominated
hazardous or extra hazardous, or specified in the memorandum of special hazards, unless herein otherwise specially provided for, or heretofore agreed to by this Com-
pany, in writing and added to or endorsed upon this Policy, then, and from thenceforth, so long as the same shall be so appropriated, applied, used, or accepted, these provisions shall cease, and be of no force or effect. **AND IT IS**
MOREOVER DECLARED, that this insurance is not intended to apply to, or cover any books of account, written accounts, deeds, or other evidences of title to lands, nor to bonds, bills, notes, or other evidences of debt, nor to
money or bullion. And that this Policy is made and accepted, in reference to the conditions hereto annexed, which are to be read and resorted to in order to explain the rights and obligations of the parties hereto, in all cases
not herein otherwise specially provided for.

This Policy shall not be valid until countersigned by the duly authorized Agent of said HARTFORD FIRE INSURANCE COMPANY, at Springfield Ill
In witness whereof, The Hartford Fire Insurance Company have caused these presents to be signed by their President, and attested by their Secretary, in the City of Hartford, and State of Connecticut.

Attest,

David Allen Secretary.

H. Huntington President.

Countersigned at Springfield this 8th day of February 1861

James L. Hill & Co. Agent.

Facsimile of policy issued to Abraham Lincoln, in 1861, for insurance in the
Hartford Fire Insurance Company to cover his home in Springfield, Illinois.

Hartford Fire Insurance Company, of Hartford, Conn.

The estimated value of Personal Property, and of each Building to be insured, and the sum to be insured on each, must be stated separately. When Personal Property is situated in two or more Buildings, the value and amount to be insured in each must be stated separately. When insurance is wanted on Personal Property, the same description should be given of the Building containing the property, as if Insurance is wanted on the Building.

Application of R. E. Lee, U. S. A.
for Insurance against loss or damage by fire by the **HARTFORD FIRE INSURANCE COMPANY**, in the sum of Five Thousand, Eight Hundred Dollars on the property specified: the value of the property being estimated by the Applicant.

	SUM TO BE INSURED.	VALUATION.
On <u>Dwelling House</u>	\$ <u>5000</u>	\$ <u>20,000</u>
On _____	\$ _____	\$ _____
On <u>Barn</u>	\$ <u>800</u>	\$ <u>1200</u>
On _____	\$ _____	\$ _____

The Applicant will answer the following questions, and sign the same, as a description of the premises on which the Insurance will be predicated.

1. BUILDING—Is it stone, brick, or wood? How many stories high? Where situated? When built? Which part occupied by Applicant?
2. WALLS—Are the division walls of brick? Are they entire? Do they rise above the roof?
3. ROOF—What is it covered with? Are the gutters stone, metal or wood? Is there a scuttle and stairs to it?
4. Are the stoves and apparatus for using fire properly secured, and will you engage to keep them so?
5. Do the pipes enter a chimney? And is it built from the ground? Do pipes pass one or more wood partitions or floors? If so, how secured?
6. What fuel is used? And how are ashes disposed of?
7. What material is used for lighting?
8. For what purpose is the building used? How many tenants?
9. Distance and materials of other buildings, within 100 feet of the one to be insured? And how occupied?
10. What other insurance is there upon the property, and at what office? Has this Company any other Insurance within 100 feet of this risk?
11. Is the property mortgaged? And to what amount? Is there any insurance by the mortgagee?
12. Is there any other party interested in the property?
13. Has the building a lightning rod? If so, is it on the old or new plan?

Dwelling of Brick, main building two stories high, and wings one story. In Ar. Co. Va., built about the year 1820 - All occupied by applicant. ¹The Barn is of brick, one story high, with a stone basement. ²The main building of the Mansion House is covered with slate and the wings with gravel. ³The Barn is cov^d with gravel. ³The gutters are metal. ²The division walls are of brick. ³There is not a scuttle in the roof of the dwelling. ³The Barn has a cupola from wh. access to the roof is easy. ⁵Pipes enter chimney. ⁵Chimneys built from the ground. ⁵No wood partitions. ⁴Stoves and warming apparatus well secured. ⁶Wood & coal are used for fuel. ⁶ashes are put out a safe distance. ⁷Burning fluids, or candles, or Kerosene Oil, or Gas are permitted. ⁸Dwelling House - one Tenant. ⁹A one story brick Kitchen, a one story brick Store House, both cov^d with wood. ⁹The one standing West of the Dwelling on a line with the north line thereof, & the other on a line with the south line thereof, both distant 44 feet. ¹⁰\$5000. by the Home Ins. Co. ¹⁰No other risk within 100 feet. ¹⁰No other ins. on the Barn. ¹¹Property uninsured. ¹³Barn has a lightning rod. ¹³Dwelling has ^{new} plan. ¹³Barn has a cattle shed about 40 feet south east, and a wagon shed about 100 feet south; otherwise detached.

And the said applicant hereby covenants and agrees to and with said Company, that the foregoing is a just, full and true exposition of all the facts and circumstances in regard to the condition, situation, value and risk of the property to be insured, so far as the same are known to the applicant and are material to the risk.

Dated October 17th 1859.

For 1 year at 40 cents.

" 1 . at 80 (²⁵ Make a diagram of the premises on the other side of this sheet.)

R. E. Lee Applicant.

Facsimile of application made by General Robert E. Lee, in 1859, for insurance in the Hartford Fire Insurance Company to cover his home in Arlington, Virginia.

THE LINCOLN NATIONAL LIFE
INSURANCE COMPANY

Facsimile of Insurance policy

INTER-OFFICE CORRESPONDENCE

SOUTHWESTERN REGIONAL REINSURANCE OFFICE

Chuck Walker

LINCOLN LIFE

TO

Mr. Ian Rolland

Referred to _____

DATE

July 25, 1974

REC'D JUL 2 1974

Answered _____

SUBJECT

Office of Ian M. Rolland

Dear Ian:

I'm sending you the enclosed items as a matter of interest.
They were received from a very good friend who represents the
Hartford.

If our museum does not have this already, they are welcome to
it; however, if they do, please return it to me.

You will note that Mr. Robert E. Lee is right next to Uncle
Abe, ~~which get~~ the salute from us "Texacans".

who gets

Best regards,

Luke

Luke Graves

LHGjr/qs
Enc.

CHALLENGING RISKS

This month marks the 150th anniversary of the agents' group, the Cincinnati Insurance Board. This is a story of the Big "I" system of local and state associations, and the IIAA.

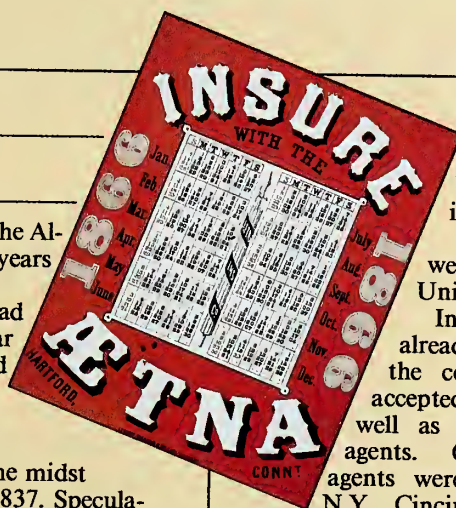
by Ronald W. Vinson
and John Cosgrove

1838—The battle of the Alamo was less than two years past.

Martin Van Buren had been in office for a year as President. He had beaten William Henry Harrison in a tight race.

The country was in the midst of the Great Panic of 1837. Speculation by states had led to a frenzy in building more than 1,800 miles of canals and 2,500 miles of the newly invented railroads in the 1830s. Fueling that enormous credit surge was President Andrew Jackson's vendetta against the Bank of the United States, which culminated in 1836. He had pumped federal deposits into state banks that issued specie to help sustain the spree. When New York banks suspended all specie payment, 618 banks failed.

The Black Hawk Indian War in Illinois was still a recent memory. With peace on the frontier and economic disarray in the East, another great westward movement started. Abraham Lincoln was in his first year of reading law



in Springfield, Ill., having moved there in 1836.

At the time, there were 26 states in the Union.

Insurance agents were already scattered around the country. Companies accepted business direct, as well as through appointed agents. Concentrations of agents were in Canandaigua, N.Y., Cincinnati, Philadelphia, Boston and New York. The sites of several early agencies—Charleston, S.C., and Savannah, Ga.,—had not kept pace with the economic growth and changes affecting the rest of the country in the early 1800s.

Agent commissions ranged from 5% to 10%.

Severe insurance rate cutting was going on around the country. The New York Fire of 1835 had bankrupted 60 insurers, and provided the public with a stark lesson of the need to insure—especially with a company that would be around to pay off. Premiums written had soared. For example, the annual volume of the Hartford Fire Insurance Company had jumped from \$38,000 for the 12-month period ending June 1,



A January 1895 fire in Cincinnati, above, destroyed a tobacco warehouse insured through local agents.

1835 to a high of \$149,000 as of June 1, 1837.

But the higher premium levels had also produced a counterattack on rates. There was minimal regulation. Most legislatures had passed prohibitory taxation laws in the early 1830s against out-of-state insurers.

In 1837, Massachusetts became the first state to require companies to create a fund to pay future losses. Worried about maintaining rate adequacy to pay claims, insurance company executives and local insurance agents, as well as the Protection Insurance Company's general agent (sort of an employee supervising local agents), began to hold discussions in Cincinnati about possible action.

At the time, Cincinnati was the insurance center west of the Alleghenies. Located on the Ohio River and connected by canals to the Great Lakes, Cincinnati had a population of well over 35,000 by the mid 1830s.

The Cincinnati Insurance Company—the first of three companies with the identical name over the last 170 years—opened on November 18, 1816, just after the War of 1812 had con-



Fires and firemen captured the attention of early Americans as cities burned regularly.

cluded.

Obviously, the importance of insurance was recognized in the city, as indicated by this public notice: "Being fully persuaded in our own minds, that an Insurance Company would be attended with many advantages to the citizens owning property in this place, as well as other places in the surrounding country, and also to those, either Farmers or Merchants, who have the produce of the country to ship to New Orleans, or elsewhere; a few individuals (citizens of Cincinnati) have thought proper to associate themselves together, with a respectable capital, for the purpose of insuring property in the usual way against Fire, etc., and also to provide Boats, Barges, and other Crafts for the purpose of shipping the produce of this state and the surrounding states and territories to the city of New Orleans and elsewhere."

The notice was signed by Joseph Evans, president of the Cincinnati Insurance Company, and William Burke, clerk. The company was officially chartered by the Ohio legislature in 1819, a year which also brought the start of a depression. The company had reportedly issued about 50 policies by the time it ceased operations in 1820.

In 1823, Aetna Insurance Company appointed Timothy S. Goodman as its Cincinnati agent. He had authority to issue policies and accept payment. In 1826, T.S. Goodman retired from the agency business and began to organize an insurance company. His son, William, succeeded to the agency and held the appointment until he also left to form a company in 1837.

Also in 1826, Ephraim Robins sought a position with the Protection Insurance Company of Hartford. He was appointed general agent in Cincinnati with authority to appoint local agents for the company. Robins was a former Hartford resident, who had moved to Boston and then to Cincinnati to become a merchant. His brother, Gurdon Robins, had moved to Fayetteville, N.C., and in 1819, was appointed a local agent for the Aetna, writing the first out-of-state policy for that company. Ephraim Robins' business was bankrupted when a ship and cargo were lost.

Ephraim Robins reportedly appointed scores of agents throughout the Ohio and Miami River Valleys for the Protection. At the same time, other insurers, such as Aetna and Hartford Fire Insurance Company, continued their expansion in the growing West.

Few insurance agents were full-time. Most agents were primarily engaged in another occupation, such as commission agent, i.e., a wholesaler trading and

Cincinnati waterfront in the late 1830s shows a bustling frontier river town relying on steamboats.

selling dry and wet goods, a merchant/retailer, innkeeper, lawyer, legal business or other endeavors. There also were a number of retired clergymen and school teachers.

Agents were necessarily missionaries in spreading the comparatively new gospel of fire insurance, for there was dismaying ignorance about its usefulness and hesitancy as to its value, said Colonel John L. Cunningham, former president of Glenn Falls Insurance Company. "There were (some) ultra-religionists who believed that fire was an act of God and that fire insurance was an impious defiance of Providence."

dence."

The second Cincinnati Insurance Company was started in 1829 and wrote fire and marine insurance. The company later added life insurance. It ceased operations in the 1890s.

The Ohio Life Insurance and Trust Company of Cincinnati was chartered in 1834, reportedly writing only 17 policies by 1838. The company was primarily a bank. It collapsed in the economic panic of 1857. Other Cincinnati insurance companies were created during the mid 1830s.

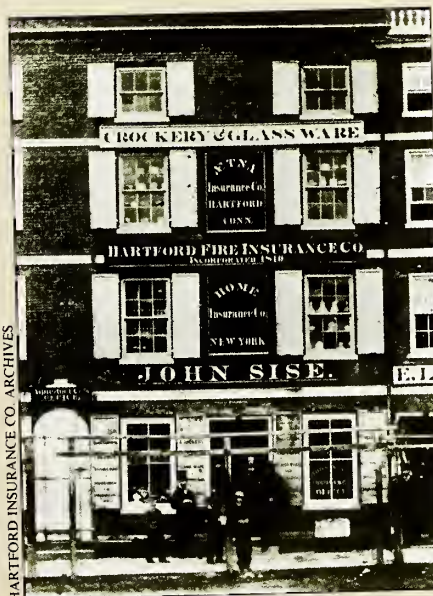
Nathaniel Sawyer was an Aetna agent in Chillicothe from 1825-1836, when he was asked to take over the Cincinnati agency. He did so from 1837-1841, and then returned to Chillicothe.

On April 18, 1838, 11 insurance agents and company officials gathered in Cincinnati, Ohio, to form an association—the Greater Board of Underwriters of Cincinnati, a rather imposing title. Association officers were: John P. Foote, president; William Goodman, treasurer; and Ephraim Robins, secretary. The Board of Counsellors was composed of John Young, Thomas Newell and Ephraim Robins.

A week after the inaugural meeting of the Cincinnati Board, the steamer "Mosselle" exploded on the Ohio river near the city, killing 100.

Cleveland was another early outpost of insurance activity, with the Aetna appointing Samuel Cowles as local agent in 1819.

On June 22, 1846, the second local association was created—the Cleveland Board of Underwriters, with agent Joseph L. Weatherly as first president.



The John Sise independent agency is still in business today under the same name—a 100-year plus history representing more than one company.



In Chicago, around 1834, the first insurance agent was appointed, former fur trader and local merchant Gurdon Hubbard.

On December 3, 1849, a newly formed Board of Underwriters of Chicago adopted rules and regulations in accordance with "General Rules laid down at the (insurance company) convention in N.Y., in September last. . . ." The first president was George W. Dole, who received his first agency appointments in Chicago around 1842, and John C. Dodge acted as secretary.

February 15, 1854. "The following gentlemen met at the Louisville Merchants Exchange—William Riddle, J.W. Simrall, John Muir, R. Burge, William Sinton, W.S. Vernon, G.W. Merriwether, P.B. Atwood, T.S. Kennedy, J.E. Tyler, William Prather and B.H. Gwathmey—and organized the (Louisville) Board of Underwriters." Riddle was the first president, G.W. Merriwether, first vice president, and B.H. Gwathmey, secretary-treasurer.

One week after its formation, the Louisville Board was appointed to a committee with the fire department and chamber of commerce to go to Cincinnati to investigate the country's first working steam fire engine.

The board's charge was to promote "benefits resulting from uniformity in the rates of insurance, in the conditions under which insurances should be made, in the principles and practice of adjusting losses, and in view also of elevating the character of insurance transactions. . . ." Difficulties in maintaining uniform rates is obvious from the board minutes, given the unregulated competition of the era.

But the Louisville board thrived as trade along the river accelerated, even as disputes increased over slavery.

A house dividing

Rumors of war had raged for years. The debate over the Kansas-Nebraska Bill in 1855 had threatened violence. Insurance companies began discussing the problems that such a conflict would cause.

The Insurance Company of North America decided to be more explicit in the fire insurance policy exclusion from loss in the event of fire resulting from foreign invasion and civil commotion. Other than policy word changes, insurers and agents continued to do business as usual right up to the outbreak of the War Between the States, hoping to find another solution.

On October 17, 1859, Andrew Jamieson walked up to the big house on the hill overlooking Washington, D.C. An independent insurance agent from nearby Alexandria, Va., Jamieson had brought the fire insurance policy application requested by U.S. Army Lieutenant-Colonel Robert E. Lee to protect his family estate—Arlington. Lee signed the papers, but other events also occupied his attention that day.

U.S. Army Lieutenant "Jeb" Stuart arrived with a sealed note from the War Department. Lee broke the seal, scanned the note and called for his horse in order to visit the department's offices across the Potomac River.

Four days later, Lt. Col. Lee and his small band of marines and militia attacked the Federal armory in Harper's Ferry to capture John Brown and his ragtag band of abolitionists.

Lee remained in the D.C., area until February 6, 1860, when he left for Texas to take command of Federal troops there. He would never live in his house at Arlington again.

On December 5, 1859, Aetna special agent C.C. Hines arrived in Atlanta for a five-month Southern trip to meet established agents and to explore the possibility of appointing more. Hines was previously a local agent for Aetna at New Albany, Ind., and later became editor of the *Insurance Monitor* in New York. He planned stops in Georgia, Alabama, Florida and South Carolina.

These notes provide a detailed picture of the South and area insurance operations, just prior to the war.

Atlanta was a town of 11,000 people, 13 business houses and 100 dwellings. Dr. N.L. Angier of Atlanta represented the Aetna, Hartford, Phoenix of Hartford, Connecticut, City of Hartford, Merchants, INA, Girard and Southern Mutual.

"Agent Dr. N.L. Angier, age about 38 or 40," noted Hines, "Man of family. Property holder to considerable extent. Energetic & shrewd, should think he might be a popular man. Ceased the

practice of his profession in 1850 & is now devoted to trading business generally & Insurance particularly."

Other companies operating in town included Continental, Security, Citizens, Springfield Fire and Marine, Charter Oak, Knickerbocker, Quaker City, Alabama, Augusta and State insurance companies.

On the business, Hines reported: "N.Y. cos. underbid scandalously (on fire insurance). *Cargo Insurance*, frequent inquiry but *no co. doing it!* We could probably secure a good business. I would recommend that Inland outfit and instructions be sent on at once.

"I miss the *advertising facilities* furnished so fully by the western branch (Cincinnati). While all the other companies have their 'shingles out' at the Hotels, P.O. etc., the '*Aetna*' is not visible on the surface, nevertheless we do the leading business. With a first class agent who will give us *personal effort*, these are minor matters, but helps in their way."

Two weeks later, Hines wrote, Dr. Angier "is very much out of patience with the Phoenix folks, showed me several letters, etc. From a paper view, they have condemned and threaten to cancel some very excellent risks which upon personal inspection I have approved highly."

Savannah was a bustling metropolis of 25,000 population. Hines reported, "Competition very sharp and active. Rates are depressed so far below our usual southern standard that they look fearfully small. . . . Agents (are) Cohens & Hertz, commission merchants and cotton brokers. . . ."

Charleston, S.C., population 60,000, was Hines' final stop on April 16, 1860, one year before Ft. Sumter was fired on. "Competition. Four local companies and about 45 agencies make brisk time," Hines wrote. "Our agents (Hayden & Whilden) maintain a place of their own, adopt what they conceive to be equitable rates, without confer-



Lincoln in front of his house, right, at Aug. 8, 1860, Presidential campaign rally. When elected, he rented out his house and took out insurance protection, below right, from local agent James Hill.

ence with other agents & without regard to their prices."

The same month, the Presidential campaign began to heat up. On May 18, the Republican Party in convention in Chicago nominated Abraham Lincoln for President.

On November 6, 1860, the nation cast its ballot. Because of a three way Presidential race, Abraham Lincoln, the rail splitter and frontier lawyer, won. In the days that followed, armed men began drilling in Southern towns. Many in the North remained calm and hoped that war would not be inevitable. Southerners felt the North would not fight if secession came.

In Columbus, Ga., local independent agent Dewitt F. Willcox wrote to a Hartford-based insurance company to inquire about the status of current policies and future business.

"The probabilities of a peaceful solution of our national difficulties are now so far distant that it seems proper for us," the company replied, "to adopt some measure to protect ourselves against heavy losses arising from the derangement of business affairs, or that will probably arise. We do not know how you Southern insurance men look at this matter, but it is very evident to us that the hazards are very much increased."

Within three months, Southern insurance agents received circulars from their Northern companies generally stating that they must "decline all new applications . . . and not renew any outstanding policies, but drop them as they expire. . . ."

The threat of strife built as first South Carolina, and then other Southern states, declared independence between December 1860 and February 1861.

In Springfield, Ill., President-Elect Lincoln wrapped up his local business affairs as he prepared to travel to Washington, D.C., for his inauguration. Sitting in his law offices with his partner, Thomas Herndon, Lincoln went over the pending cases and finances, and other matters, and turned the business over to Herndon. However, the sign "Lincoln & Herndon" would stay on the door.

Before packing the family belongings, Lincoln walked over to visit another neighbor to get insurance on his two-story frame house—the only home he would ever own. Lincoln was going to



HARTFORD INSURANCE CO. ARCHIVES

No 255

\$2200

By this Policy of Insurance,
THE HARTFORD FIRE INSURANCE COMPANY,
 In consideration of *Twenty Two* Dollars, to
 them paid by the Assured, hereinafter named, the receipt whereof is
 hereby acknowledged.

DO INSURE,
Abraham Lincoln, of Springfield Illinois
AGAINST LOSS OR DAMAGE BY FIRE TO THE AMOUNT OF
Three Thousand \$2,000 Two Hundred Dollars
3000 On his frame two story dwelling House to Rent Front Port
 being 30 by 39 feet. Rear 22 by 20 feet. Porch South side of Rear Port
 7 by 24 feet. Front Port Covered with Shingles Rear Covered with
 Slat
75 On his frame Cornice House 18 by 20 feet. 6 feet East of dwelling
125 On his frame wood House and Porch 13 by 50 feet adjoining Cornice
 House and 7 feet East of dwelling. All situated on South 1st of
 Lot 7 and Lot 8, Block 14. C. O. Co. addition to Springfield Illinois
 For a more particular description reference is made to application
 and survey No. 253. in file in this office hereto made a part of this
 Policy and a Warranty on the Part of the Assured.

Thomas M. Hill Secretary
H. Huntington President
James L. Hill & Co. Agents

Counterigned at *Springfield* this *5th* day of *February* 1861



The first working steam fire engine was developed in Cincinnati in 1853 and won usage in many cities. Left is a New York City steamer being filled.

rent out the property while he was away.

Local independent insurance agent James L. Hill wrote the Hartford Fire Insurance Company policy with a face value of \$3,200 against fire loss while renting, for a one-year premium of \$24 and a \$2 fee for making a property survey and issuing the policy. Hill delivered the policy to Lincoln on February 8, 1861.

On February 11, Lincoln made his farewell remarks to the hometown crowd and left home for Washington, D.C. He would never live in the Springfield house again.

In March, Lincoln was inaugurated. Spurning calls to return to the Union, South Carolina militia opened fire on Fort Sumter in Charleston harbor on April 12.

"My business relations with the Aetna for the last 12 years have been too pleasant to forget you all soon," wrote Mobile, Ala., agent Thomas Muldon to the Aetna on May 31, 1861. "I fear, however, it will be a long time before you will again be able to open agencies South." In reply, a company officer wrote: "Our relations with our Southern agencies have been so cordial and satisfactory that we cannot allow ourselves to despair of a more speedy reunion than you appear to anticipate."

The loss of Southern business spurred Northern-based companies to increase their Northern agencies.

On December 31, 1861, Charleston, S.C., was badly damaged by fire. Independent agent A. H. Hayden, who represented the Aetna, Hartford and other insurers, had three buildings destroyed that were still insured under a policy issued before the war by the Hartford. During the war, communication to the company was impossible and illegal. Hayden had all policyholders fill out proofs of loss. Concerned about the safety of papers, the agents wrapped the proofs of loss and policies in a water-tight bundle, sealed them in a wooden keg and drove out to a nearby plantation to bury the keg in the field late one night.

When the Civil War ended in April 1865, Hayden dug up the barrel, presented the claims and received payments for the Southern policyholders—four years after the loss.

On January 30, 1863, a Hartford Fire Insurance Company special agent was surveying towns in the North where the company might be able to appoint agents to expand business. On that day, he rode into Gettysburg and described it: "Population 2,800. Brick town, compact and scattering. County seat of a medium agricultural county, with some

iron. Court House and Jail both brick; 1 Steam Tannery (brick & wood), 8 Carriage Factories (wood) now idle, 1 College (brick), 1 Theological Seminary, 1 Academy (brick), 1 Union School Building (brick), 2 Public Halls (1 wood, 1 brick), 2 Grain Warehouses (1 brick, 1 wood), 7 Churches (brick), 6 Hotels (brick), 1 Bank (brick), 1 Steam Foundry (wood), 25 Stores, mostly brick and in blocks. . . Good water works from springs, 3 fire engines midding, 1,000 ft. Hose and Hook and Ladders but no organized Company." The special agent didn't appoint anyone as agent.

Five months later, on July 3, the armies of the Union and the Confederacy clashed and bled in the fields of Gettysburg—the turning point of the Civil War.

"Although the Civil War almost broke up the (Louisville Board)," reminisced Union Captain Alfred Pirtle, "the organization was kept alive throughout the period of hostilities . . . (although, at one point) all but one member were away from Louisville, at widely scattered points."

Fire bells in the night

July 4, 1866—The war was over. Veterans and the populace were resuming their lives and livelihood. It was



time to celebrate up North.

At 4:30 in the afternoon, a firecracker exploded in a boat shop in Portland, Maine. Flammable materials ignited. With a strong wind, the fire got out of control burning a triangular scar of a half-mile long in the city. The insured losses were more than \$5 million.

On July 18, scores of insurance company executives and local underwriter boards met in New York to boost rates, control commission costs and fight the growing fire problem affecting the nation. This gathering culminated in the formation of the National Board of Fire Underwriters (NBFU), which sought to found hundreds of local boards over the next six years, aiding the eventual local agency association system, now part of the Independent Insurance Agents of America.

But the NBFU was never able to maintain rates over any lengthy period nor dictate unreasonably low commission levels, as numerous insurance companies did not belong to the board. Competition, although not complete in those pre-antitrust days, set the rates and commission levels.

Catastrophes strike

"Marking a new era in the history of Chicago (are) preparations . . . to build here a larger number of substantial

The Chicago Fire of 1871 destroyed more than 17,000 buildings (above) after starting in Mrs. O'Leary's barn, which was located to the left of her cottage, shown at right.



CHICAGO HISTORICAL SOCIETY

brick or marble residences and business blocks than ever before. . . . Surely, when brick and stone commence to take the place of flimsy balloon-frames in this city of frequent fires, there is occasion for public rejoicing," the *Spectator* editorialized in March 1868.

"We would be sorry if the late disastrous fires here should have a tendency to cause the withdrawal of any fire insurance company from Chicago. We think that no company would consult its interest by any such action at the present time. The past, of course, can not be changed. We have seen the worst," the *Spectator*, April 1868.

The Midwest was parched. Only five inches of rain had fallen during summer and early fall 1871.

Chicago had seen 27 fires ignited in the first week of October, apparently culminating with a four-block blaze on Saturday night, October 7, 1871. Re-

porting on the Saturday night fire, the *Tribune* editorialized: "For days past, alarm has followed alarm, but the comparatively trifling losses have familiarized us to the pealing of the Courthouse bell, and we had forgotten that the absence of rain for three weeks had left everything in so dry and inflammable a condition that a spark might set a fire which could sweep from end to end of the city."

The new Chicago Salvage Corps, sponsored by insurance interests, had just begun operation on October 1. Insurance agents and company officials had been protesting the hazardous conditions in the city.

Every year, fire after fire had burned the crowded, hastily built wooden structures reflecting Chicago's explosive growth.

Sunday evening, October 8, Daniel "Pegleg" Sullivan sat on a boardwalk



Years of major fires in American cities would culminate with the San Francisco earthquake and fire, at left, a \$350 million catastrophe.

leaning against a fence.

From the corner of his eye, Sullivan saw a flicker of light from the rear of the O'Leary's property. Rising to get a better view, he suddenly began hobbling toward the barn, yelling "Fire! Fire! Fire!"

Dateline: Chicago, Oct. 9, 1871—"Chicago is burning! Up to this hour of writing (1 p.m. on Monday), the best part of the city is already in ashes! An area of between six and seven miles in length, and nearly a mile in width, embracing the great business part of the city, has been burned over and now lies a mass of smoldering ruins!"

"All the principal hotels, all the public buildings, all the banks, all the newspaper offices, all the places of amusement, nearly all the great business offices, nearly all the railroad depots, the water works, the gas works, several churches and thousands of private residences and stores have been consumed. The proud, noble magnificent Chicago of yesterday is today a mere shadow of what it was; and helpless before the still sweeping flames, the fear is that the entire city will be consumed before we shall see the end." (*Chicago Evening Journal—Extra Edition.*)

Challenging risks: The saga of American insurance

In September, the first book to give an overview of the American insurance business will be published by INDEPENDENT AGENT and Roberts Publishing Co.

Written by IIAA Vice President Ronald W. Vinson and former *National Underwriter* Editor John Cosgrove, the book—"Challenging Risks: The Saga of American Insurance"—will provide a lively history of the insurance business, from 1700 to the present, covering the beginnings of insurance through individual underwriters and insurance offices, establishment of insurance mutual and stock companies, insurance brokers and agents, and insurance organizations. All facets of insurance will be covered—marine, fire, life, etc.

The 300-plus page, coffee-table size book will contain more than

150 illustrations ranging from early marine policies to agent/company executive portraits and signatures to rare photographs of historical events, such as the Civil War, Lincoln's Springfield Home insured by Hartford, conflagrations in Portland, Chicago, Boston, Baltimore and San Francisco. Early autos, planes and other insurance milestones also will be pictured.

In the appendix will be a state-by-state history, with illustrations, of early companies and agencies.

Prepublication discount reservations for the book can be made by sending a check for \$24.95 to Chase Communications, 495 New Rochelle Rd., Bronxville, N.Y. 10708. Inquire about quantity discount prices. The price of the book in bookstores after publication on September 1, 1988 will be \$29.95.

